Attorney General Frosh Celebrates Twelve Years of the Affordable Care Act in Maryland

BALTIMORE, MD (March 23, 2022) – The landmark Affordable Care Act (ACA), signed into law twelve years ago today by President Obama, helped reduce the number of people who are uninsured, establish vital consumer protections that ended discriminatory medical underwriting practices by insurers, and curtail "bare-bones" plans that were no good for consumers.

The ACA ushered in many important consumer protections, which ensure that you have access to affordable, comprehensive health insurance. A few examples of these important consumer protections include:

- Eliminating lifetime caps on essential health benefits;
- Requiring health plans to offer coverage to all eligible consumers who apply for health insurance, including people with pre-existing conditions;
- Banning health plans from canceling or refusing to renew a person's health plan based on their medical history;
- Barring health plans from charging higher premiums based on gender or medical status;
- Requiring health plans to offer certain essential health benefits, including preventive and rehabilitative care, prescription drugs, wellness visits and contraceptives, and mental health and substance use treatment;
- Allowing young adults to stay on their parent's plan until age 26; and
- Giving consumers the right to appeal decisions made by their health plan to an outside, independent decision panel.

With the ACA, you have greater access to preventative care since many preventative services must be covered without any copays, as long as you stay in your health plan's participating provider network (check your benefits guide for a list of preventative services that qualify for no cost-sharing).

"Thanks to the ACA, millions of Americans have access to affordable, quality healthcare for themselves and their families," said Attorney General Frosh. "The ACA expanded healthcare to those who were previously shut out due to pre-existing conditions and ensured those health plans

included significant benefits. We will always defend the ACA against those who want to weaken or eliminate it. The ACA is here to stay."

The 2022 Open Enrollment period for health and dental insurance through Maryland Health Connection has ended. However, if you have special circumstances, such as a qualifying life event, you may still be eligible to apply for coverage now. You may also be eligible to enroll in health insurance during the Tax Time Special Enrollment Period, as part of Maryland's Easy Enrollment Program. Just check the box on your Maryland tax returns to allow the Maryland Health Benefit Exchange to estimate your eligibility for coverage. Medicaid enrollment is available year-round. Visit www.marylandhealthconnection.gov or call 1-855-642-8572 for more information about Special Enrollment Periods, the Easy Enrollment Program, or Medicaid.

You can get free help if your health plan refuses to cover all or part of your care, or if you have trouble using your plan by contacting the Attorney General's Health Education and Advocacy Unit (HEAU). The HEAU can also help you with medical billing (including [surprise medical bills](#)), medical equipment, medical records, and hospital financial assistance disputes.

Visit www.marylandcares.org or call 410-528-1840 (en español 410-230-1712) for more information.

https://www.marylandattorneygeneral.gov/press/2022/032322.pdf